Case 09-23049 Doc 1

Filed 06/25/09 Entered 06/25/09 00:49:04 Desc Main Document Page 1 of 28 United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No				
Sa	ınchez, Alicia		Chapter 7				
		Debtor(s)	•				
	DISCLOSUR	E OF COMPENSATION OF ATTOR	NEY FOR DEBTOR				
۱.		kruptcy, or agreed to be paid to me, for services rendere	ove-named debtor(s) and that compensation paid to me within d or to be rendered on behalf of the debtor(s) in contemplation				
	For legal services, I have agreed to accept		\$\$,500.00				
	Prior to the filing of this statement I have receive	ved	\$901.00				
	Balance Due		\$599.00				
2.	The source of the compensation paid to me was	:: Debtor Other (specify):					
3.	The source of compensation to be paid to me is	: Debtor Other (specify):					
ŧ.	I have not agreed to share the above-discle	sed compensation with any other person unless they are	members and associates of my law firm.				
		compensation with a person or persons who are not me ople sharing in the compensation, is attached.	mbers or associates of my law firm. A copy of the agreement,				
5.	In return for the above-disclosed fee, I have agr	eed to render legal service for all aspects of the bankrupt	tcy case, including:				
	b. Preparation and filing of any petition, schec. Representation of the debtor at the meetin	and rendering advice to the debtor in determining whet edules, statement of affairs and plan which may be required g of creditors and confirmation hearing, and any adjourn proceedings and other contested bankruptey matters;	red;				
j.	By agreement with the debtor(s), the above disc	closed fee does not include the following services:					
		CERTIFICATION					
	certify that the foregoing is a complete statement proceeding.	of any agreement or arrangement for payment to me for	representation of the debtor(s) in this bankruptcy				
	June 25, 2009	/s/ Jay Reese					
	Date	Jay Reese 2301873 Law Offices of Jay M. Reese					

286 W. Fullerton Ave. Addison, IL 60101-3767

lawofficeofjmreese@sbcglobal.net

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B201 Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Prepare Address: X	petition preparer is the Social Security principal, responsi the bankruptcy pet	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer of officer, principal partner whose Social Security number is provided above.	cate of the Debtor			
Sanchez, Alicia Printed Name(s) of Debtor(s)	X /s/ Alicia Sanchez Signature of Debtor	6/25/2009 Date		
Case No. (if known)	Signature of Joint Debtor (if any)	Date		

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BI (Official Form I) (1/00)		Document		Paue 4	+ UI Z)			
United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Sanchez, Alicia				Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpaye EIN (if more than one, state all): 3818	er I.D. (ITIN	N) No./Complete		Last four d EIN (if mo				axpayer I.I	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 892 Britta Lane	e & Zip Coo	de):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			ate & Zip Code):		
Geneva, IL	ZIPCO	DE 60134						Г	ZIPCODE
County of Residence or of the Principal Place of E				Residenc	e or of t	he Principal Pla			
Kane				•			•		
Mailing Address of Debtor (if different from stree	t address)			Mailing Ac	ldress of	Joint De	ebtor (if differer	nt from stre	eet address):
	ZIPCO	DE							ZIPCODE
Location of Principal Assets of Business Debtor (i	f different f	rom street addres	s abo	ve):					
									ZIPCODE
Type of Debtor		Nature o							Code Under Which
(Form of Organization) (Check one box.)	_	(Check		box.)					(Check one box.)
✓ Individual (includes Joint Debtors)		ealth Care Busine		as defined i	n 11	Chapter 7 Chapter 15 Petition for			
See Exhibit D on page 2 of this form.		.S.C. § 101(51B)	State	e as defined in 11 Chapter 9 Recognition of a Foreign Chapter 11 Main Proceeding					
Corporation (includes LLC and LLP)		ailroad					napter 12		pter 15 Petition for
Partnership Other (If debtor is not one of the above entities,		ockbroker ommodity Broker					napter 13		ognition of a Foreign main Proceeding
check this box and state type of entity below.)	_	learing Bank						Nature of	
		ther						(Check one	e box.)
			4 1	E4'4			ebts are primaril ots, defined in 1		T Debts are primarily business debts.
Tax-Exempt (Check box, if a							01(8) as "incuri		business debts.
	Debtor is a tax-exempt organization under			individual primarily for a					
	l l	tle 26 of the Unite ternal Revenue C		*					
Filing Fee (Check one		ternar revenue e	040).			110	Chapter 11 I	Debtors	
Full Filing Fee attached	,			Check one box:					
Y run rung ree attached				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (Applicable				Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
attach signed application for the court's consider is unable to pay fee except in installments. Rule			tor	Check if:	naaraaa	to nonac	ontingont liquide	stad dabte (owed to non-insiders or
3A.	1000(8). 8	ce official form					,190,000.	ilea debis (owed to non-insiders of
Filing Fee waiver requested (Applicable to chap	ster 7 indivi	duals only) Must		Chook all a					
attach signed application for the court's consider				Check all applicable boxes: A plan is being filed with this petition					
			Acceptances of the plan were solic		were solicited pr	repetition f	rom one or more classes of		
				creditors	s, in acco	rdance v	with 11 U.S.C. §	1126(b).	
Statistical/Administrative Information Debtor estimates that funds will be available for	or dietributi	on to unsecured c	radita	ore					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available in Debtor estimates that, after any exempt proper					id, there v	will be n	o funds availab	le for	000111 002 01121
distribution to unsecured creditors.									_
Estimated Number of Creditors	7								
☑ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	.000-	5,001-	10,0	001-	□ 25,001-		50,001-	Over	
	,000-	10,000	25,0		50,000		100,000	100,000	
Estimated Assets	7								
\$0 to \$50,001 to \$100,001 to \$500,001 to \$		 o_\$10,000,001	\$50	.000,001 to	\$100,00	0 001	\$500,000,001	☐ More that	
	1,000,001 t 10 million	to \$50 million		, ,			to \$1 billion	\$1 billion	
Estimated Liabilities				,					
	1.000.001	Д Ф10 000 001	□ 0.50	000 001	<u>П</u>	0.001	0500.000.000		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$	1,000,001 t	0 \$10,000,001	\$ 50,	,000,001 to	\$100,00	iu,uu l	\$500,000,001	More than	1

\$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$10 million to \$10 million to \$10 million \$1

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)						
Location Where Filed: None	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)				
Name of Debtor: None	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	t to whose debts are primarily consumer debts.)					
	X /s/ Jay Reese	6/25/09				
	Signature of Attorney for Debtor(s)	Date				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.						
Information Regarding the Debtor - Venue (Check any applicable box.) ✓ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.						
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
	days than in any other District.	·				
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in reg-	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or pr	this District. in the United States in this District, roceeding [in a federal or state court]				
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States b	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or prard to the relief sought in this Distres as a Tenant of Residential dicable boxes.)	this District. in the United States in this District, coceeding [in a federal or state court] trict. Property				
Debtor is a debtor in a foreign proceeding and has its principal plor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regimental defendance. Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or prard to the relief sought in this Distres as a Tenant of Residential dicable boxes.)	this District. in the United States in this District, coceeding [in a federal or state court] trict. Property				
Debtor is a debtor in a foreign proceeding and has its principal plor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regressional Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or prard to the relief sought in this Disters as a Tenant of Residential dicable boxes.) tor's residence. (If box checked, contract obtained judgment)	this District. in the United States in this District, coceeding [in a federal or state court] trict. Property				
Debtor is a debtor in a foreign proceeding and has its principal plot or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regimental content of the parties of the parties will be served in regimental content of the parties o	days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or prard to the relief sought in this Distres as a Tenant of Residential dicable boxes.) tor's residence. (If box checked, compared to the relief sought in this District that obtained judgment)	this District. in the United States in this District, roceeding [in a federal or state court] trict. Property complete the following.)				

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-23049

(This page must be completed and filed in every case)

B1 (Official Form 1) (1/08)

filing of the petition.

Voluntary Petition

Doc 1

Filed 06/25/09

Document

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Name of Debtor(s):

Sanchez, Alicia

Desc Main

Page 2

Title of Authorized Individual

Date

Case 09-23049 Doc 1 Filed 06/25/09 31 (Official Form 1) (1/08) Document	Entered 06/25/09 00:49:04 Desc Main Page 6 of 28 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Sanchez, Alicia
Signa	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Alicia Sanchez Signature of Debtor Alicia Sanchez Signature of Joint Debtor Telephone Number (If not represented by attorney) June 25, 2009 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Jay Reese Signature of Attorney for Debtor(s) Jay Reese 2301873 Law Offices of Jay M. Reese 286 W. Fullerton Ave. Addison, IL 60101-3767 lawofficeofjmreese@sbcglobal.net	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer
June 25, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
information in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result

in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

B1D (Official Form 1, Exhibit D) (12/08)

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Northern District of Illinois

IN RE:	Case No
Sanchez, Alicia	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STA WITH CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statement do so, you are not eligible to file a bankruptcy case, and the court can d whatever filing fee you paid, and your creditors will be able to resume and you file another bankruptcy case later, you may be required to pay to stop creditors' collection activities.	ismiss any case you do file. If that happens, you will lose collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	h spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I receit the United States trustee or bankruptcy administrator that outlined the oppoperforming a related budget analysis, and I have a certificate from the agency certificate and a copy of any debt repayment plan developed through the agency control of the company of the agency of the control of th	ortunities for available credit counseling and assisted me in describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I receit the United States trustee or bankruptcy administrator that outlined the opportuning a related budget analysis, but I do not have a certificate from the a copy of a certificate from the agency describing the services provided to you the agency no later than 15 days after your bankruptcy case is filed.	ortunities for available credit counseling and assisted me in agency describing the services provided to me. <i>You must file</i>
☐ 3. I certify that I requested credit counseling services from an approved a days from the time I made my request, and the following exigent circum requirement so I can file my bankruptcy case now. [Summarize exigent circum]	stances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the you file your bankruptcy petition and promptly file a certificate from the of any debt management plan developed through the agency. Failure to case. Any extension of the 30-day deadline can be granted only for caus	agency that provided the counseling, together with a copy fulfill these requirements may result in dismissal of your

case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I contify you do no money of a conjugate the information provided above is two and connect

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	s/ Alicia Sanchez

Date: June 25, 2009

 $_{B6\;Summary\;(Form\;6\text{--}\,Summary)\;(12/07)}$ Doc 1

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Northern District of Illinois

IN RE:		Case No.
Sanchez, Alicia		Chapter 7
·	Debtor(s)	· · ·

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 397,000.00		
B - Personal Property	Yes	3	\$ 2,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 373,317.25	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 5,739.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,100.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,104.86
	TOTAL	14	\$ 399,200.00	\$ 379,056.75	

Case 09-23049 Form 6 - Statistical Summary (12/07)

Doc 1

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United States	Bankruptcy Court
Northern D	District of Illinois

IN RE:		Case No.
Sanchez, Alicia		Chapter 7
	Debtor(s)	*

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$	2,100.00
Average Expenses (from Schedule J, Line 18)	\$	5,104.86
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	Φ.	0.00
Line 20)	\$	0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 22,147.32
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 5,739.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 27,886.82

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IN RE Sanchez, Alicia

Debtor(s)

Doc 1

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and lot located at 1608 Avalon Ct., St. Charles, Illinois 60174 Co-owned with husband Rene' M. Cotto	JTWROS		202,000.00	186,232.75
House and lot located at 892 Britta Lane, Geneva, Illinois 60134	Fee Simple		195,000.00	164,937.18

TOTAL

397,000.00

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IN RE Sanchez, Alicia

Debtor(s)

Doc 1

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture, furnishings, appliances, bedding linens, appliances, kitchen supplies and utensils, television, computer, and personal grooming items.		1,800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes and shoes		300.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Sanchez, Alicia

_____ Case No. ___ Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Mini-Cooper, totalled in automobile accident		0.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.35. Other personal property of any kind not already listed. Itemize.	X			
			L	
		TO	ΓAL	2,200.00

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IN RE Sanchez, Alicia

Debtor(s)

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
House and lot located at 892 Britta Lane, Geneva, Illinois 60134	735 ILCS 5 §12-901	15,000.00	195,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	100.00	100.0
Furniture, furnishings, appliances, bedding inens, appliances, kitchen supplies and attensils, television, computer, and personal grooming items.		1,800.00	1,800.00
Clothes and shoes	735 ILCS 5 §12-1001(a)	300.00	300.00

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IN RE Sanchez, Alicia

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1261003902			Mortgage loan secured by Property				164,937.18	
America's Servicing Co. P.O. Box 1820 Newark, NJ 07101-1820			located at 892 Britta Lane, Geneva, IL 60134					
			VALUE \$ 195,000.00					
ACCOUNT NO. 10825518064207			Purchase money loan secured by 2009		Х		22,147.32	22,147.32
Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290-1083			mini-cooper automobile destroyrd in an automobile accident.					
			VALUE \$	1				
ACCOUNT NO. 0633631982-4	Х		Mortgage loan secured by Property				186,232.75	
Citi Mortgage, Inc. P.O. Box 183040 Columbus, OH 43218-3040			located at 1608 Avalon Court, Saint Charles, IL 60174					
			VALUE \$ 202,000.00	1				
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached			(Total of t	his p		;)	\$ 373,317.25	\$ 22,147.32
					Tota	ıl	. 070 047 05	. 00 4 47 00

(Use only on last page)

(Report also on Summary of Schedules.)

373,317.25

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

22.147.32

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Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s)

(If known

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4862-3624-4617-0196			Credit card account balance	T		П	
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492							399.97
ACCOUNT NO. 5121-0797-4555-1173			Account balance for credit card.			П	
Card Service Center P.O. Box 6275 Sioux Falls, SD 57117			Sears Gold MasterCard				1,147.72
ACCOUNT NO.			Assignee or other notification for:	H		H	.,
CITI PO Box 6286 Sioux Falls, SD 67117			Card Service Center				
ACCOUNT NO. 12-56017081			Account balance for credit card			П	
Carson Pirie Scott P.O. Box 17264 Baltimore, MD 21297-1264							602.51
	1			Sub			
1 continuation sheets attached			(Total of th	_	-	t	\$ 2,150.20
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Si Summary of Certain Liabilities and Relate	t als	tica	n al	\$

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Debtor(s) SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266-8410-7108-7637							
Chase 800 Brooksedge Blvd Westerville, OH 43081							4 900 00
ACCOUNT NO. 09L296			Dorothea Lohmeyer, as Speical Administer of the		Х		1,800.00
Estate of Walter Lohmeyer Foote, Meyers, Mielke & Flowers, LLC 28 North First Street, Suite 2 Geneva, IL 60134			Estate of Walter Lohmeyer, wrongful death suit				unknown
ACCOUNT NO. 249-292-931-61			Revolving charge account balance			Х	unitiowii
JC Penney P.O. Box 960090 Orlando, FL 32896-0090							166.37
ACCOUNT NO. 5140-2180-2130-9628							100.37
Juniper PO Box 13337 Philadelphia, PA 19101-1337							400.00
ACCOUNT NO. 819 2414 165225 5			Account balance for credit card				400.00
Lowes P.O. Box 530914 Atlanta, GA 30353-0914							270 20
ACCOUNT NO. 5049 9410 6159 4831							376.30
Sears P.O. Box 183081 Columbus, OH 43218							
ACCOUNT NO. 011864311						\blacksquare	567.65
Von Maur P.O. Box 790298 St. Louis, MO 63179-0298							
						Ц	278.98
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	e)	\$ 3,589.30
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ 5,739.50

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rene' M. Cotto 1608 Avalon Ct Geneva, IL 60134	Citi Mortgage, Inc. P.O. Box 183040 Columbus, OH 43218-3040

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IN RE Sanchez, Alicia

Debtor(s)

(If known

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DE	EPENDENTS OF DEBTOR AND	SPOUSE					
Married	RELATIONSHIP(S): Daughter	RELATIONSHIP(S):						
EN (DV OVA (ENVE	DEBEGO		gpolygr					
EMPLOYMENT:	DEBTOR		SPOUSE					
Occupation Name of Employer How long employed Address of Employer								
1. Current monthly gross wa	erage or projected monthly income at time ages, salary, and commissions (prorate if		DEBTOR	SPOUSE \$				
2. Estimated monthly overting	me		\$	\$				
3. SUBTOTAL			\$0.00	\$0.00				
4. LESS PAYROLL DEDU a. Payroll taxes and Social b. Insurance c. Union dues d. Other (specify)			\$ \$ \$	\$ \$ \$				
5. SUBTOTAL OF PAYR	OLI DEDUCTIONS		\$ 0.00	\$ 0.00				
6. TOTAL NET MONTHI			\$ 0.00	·				
o. TOTAL NET MONTH	I TAKE HOME I A I		φ	Ψ				
8. Income from real property9. Interest and dividends	r support payments payable to the debtor		\$	\$ \$ \$				
(Specify)			\$	\$				
12. Pension or retirement included 13. Other monthly income	come		\$ \$	\$ \$				
			\$ \$ \$	\$ \$ \$				
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$ 2,100.00	\$				
	Y INCOME (Add amounts shown on lin	nes 6 and 14)	\$ 2,100.00					
	GE MONTHLY INCOME: (Combine of open total reported on line 15)	column totals from line 15;	\$	2,100.00				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtror has applied for Social Security Disability Benefits and expects to hear from the SSA in three (3) months.

 $_{B6J \,(Official \,Form \,6J) \,(12/07)}$ 23049 Doc 1

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IN RE Sanchez, Alicia

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Debtor(s)

Case No. _____(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Theck this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,764.14
a. Are real estate taxes included? Yes \(\sqrt{No} \)		
b. Is property insurance included? Yes ✓ No 2. Utilities:		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$ —— \$	30.00
c. Telephone	\$ ——	160.00
d. Other Cable & Internet	ф —	100.00
(i. Other Cable & Internet	— ‡—	100.00
2. Home maintenance (nameins and pulseum)	— ţ —	30.00
3. Home maintenance (repairs and upkeep)	\$	
4. Food	3 —	330.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	120.00
8. Transportation (not including car payments)	\$	185.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	150.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Mortgage For 1608 Avalon Ct	\$	1,925.72
The said and	\$	-, -
	— \$ —	
	¥	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	5,104.86

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	2,100.00
b. Average monthly expenses from Line 18 above	\$	5,104.86
c. Monthly net income (a. minus b.)	\$	-3,004.86

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Debtor(s)

_ Case No. _

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the defon Form22A or 22C.	e any payments made biweekly, ductions from income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete	e a separate schedule of
expenditures labeled "Spouse."	SPOUSE
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No	Ψ
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
12 T(\$
12. Taxes (not deducted from wages or included in home mortgage payments)	¢
(Specify)	°
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	\$
a. Auto	\$
b. Other	\$
U. Oulci	Ψ
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	s
apprenate, on the summer summing of Section Enterines and Related Sum.	Ψ
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$0	0.00
c Monthly net income (a minus h)	\$	00 (

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IN RE Sanchez, Alicia

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Debtor(s)

(If known)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 25, 2009 Signature: /s/ Alicia Sanchez Debtor Alicia Sanchez Date: Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP _____ (the president or other officer or an authorized agent of the corporation or a I, the member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Sanchez, Alicia 892 Britta Lane Geneva, IL 60134 Document Page 25 of 28 Estate of Walter Lohmeyer Foote, Meyers, Mielke & Flowers, LLC 28 North First Street, Suite 2 Geneva, IL 60134

Law Offices of Jay M. Reese 286 W. Fullerton Ave. Addison, IL 60101-3767 JC Penney P.O. Box 960090 Orlando, FL 32896-0090

America's Servicing Co. P.O. Box 1820 Newark, NJ 07101-1820 Juniper PO Box 13337 Philadelphia, PA 19101-1337

Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492 Lowes P.O. Box 530914 Atlanta, GA 30353-0914

Card Service Center P.O. Box 6275 Sioux Falls, SD 57117 Rene' M. Cotto 1608 Avalon Ct Geneva, IL 60134

Carson Pirie Scott P.O. Box 17264 Baltimore, MD 21297-1264 Sears P.O. Box 183081 Columbus, OH 43218

Chase 800 Brooksedge Blvd Westerville, OH 43081 Von Maur P.O. Box 790298 St. Louis, MO 63179-0298

Chase Auto Finance P.O. Box 9001083 Louisville, KY 40290-1083

CITI PO Box 6286 Sioux Falls, SD 67117

Citi Mortgage, Inc. P.O. Box 183040 Columbus, OH 43218-3040

Case 09-23049 Doc 1 Filed 06/25/09 Entered 06/25/09 00:49:04 Desc Main Document Page 26 of 28 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Sanchez, Alicia		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDIT	TOR MATRIX
		Number of Creditors15
The above-named Debtor(s) he	ereby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: June 25, 2009	/s/ Alicia Sanchez Debtor	
	Joint Debtor	

Case 09-23049

Doc 1

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B8 (Official Form 8) (12/08)

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Document Page 27 of 28 United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No.
Sanchez, Alicia	Chapter 7		Chapter 7
	Debtor(s)		
CHAPTER 7	INDIVIDUAL DEBTO	R'S STATEMI	ENT OF INTENTION
PART A – Debts secured by property of estate. Attach additional pages if neces		fully completed fo	or EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: America's Servicing Co.			rty Securing Debt: ocated at 892 Britta Lane, Geneva, Illinois 601
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	heck at least one):	(fo	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ✓ Claimed as exempt □ Not claim	med as exempt		
Property No. 2 (if necessary)			
Creditor's Name: Chase Auto Finance			rty Securing Debt: per, totalled in automobile accident
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(fo	or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claim	med as exempt		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three co	olumns of Part B n	nust be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased I	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased I	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
1 continuation sheets attached (if an	y)		
I declare under penalty of perjury th personal property subject to an unex		ntention as to an	y property of my estate securing a debt and/or
Date: June 25, 2009	/s/ Alicia Sanchez		

Signature of Debtor

Signature of Joint Debtor

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CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Property No. 3			
Creditor's Name: Citi Mortgage, Inc.			rty Securing Debt: ocated at 1608 Avalon Ct., St. Charles, Illinoi
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not clai	med as exempt		
Property No.			
Creditor's Name:		Describe Proper	rty Securing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	med as exempt		
Property No.			
Creditor's Name:		Describe Proper	rty Securing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	med as exempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.			
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):